

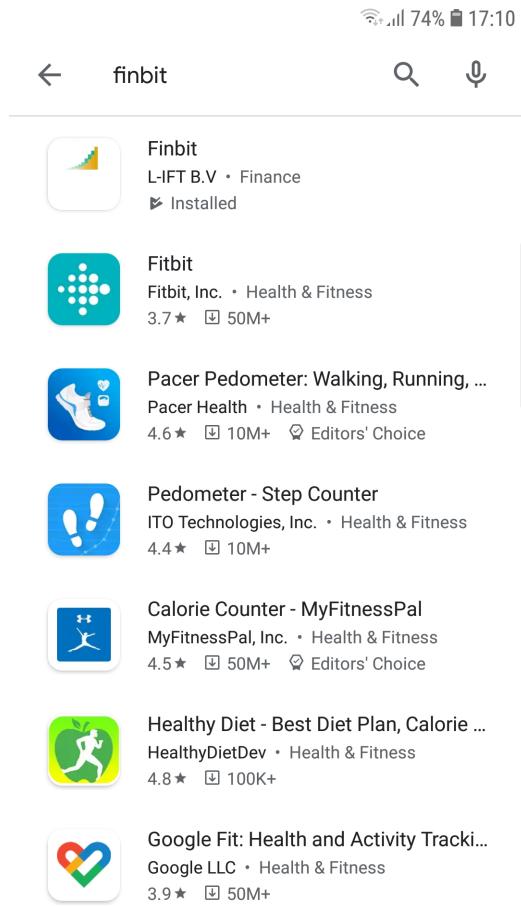
FINBIT MOBILE APPLICATION RESPONDENT MANUAL

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1. Downloading the FINBIT app

The *FINBIT* app was developed by L-IFT and can be downloaded on Google Play Store.



2. Login Page

FINBIT welcomes you and gives you the possibility to choose your language as well as a brief explanation of what the "INCOME", "SAVINGS", "EXPENSES" and "LOANS" features are before proceeding to any activity.




Welcome to Finbit

An Android application which enables users to report all their financial and livelihood data. Users can track their 'incomes and expenditures' related to their work and their households.

Language English (United Kingdom) ▾

→
•••••


Income

Keep track of income from different sources, compare income sources based on several factors and keep track of hours worked to see efficiency of income source

→
BACK •••••


Savings

Keep track of all your savings accounts including cash all in one place, set and get notifications to help you reach your savings goal

→
BACK ••••• SKIP


Expenses

Keep track of both personal and business expenses to help you see where you are spending your money and better manage your finances

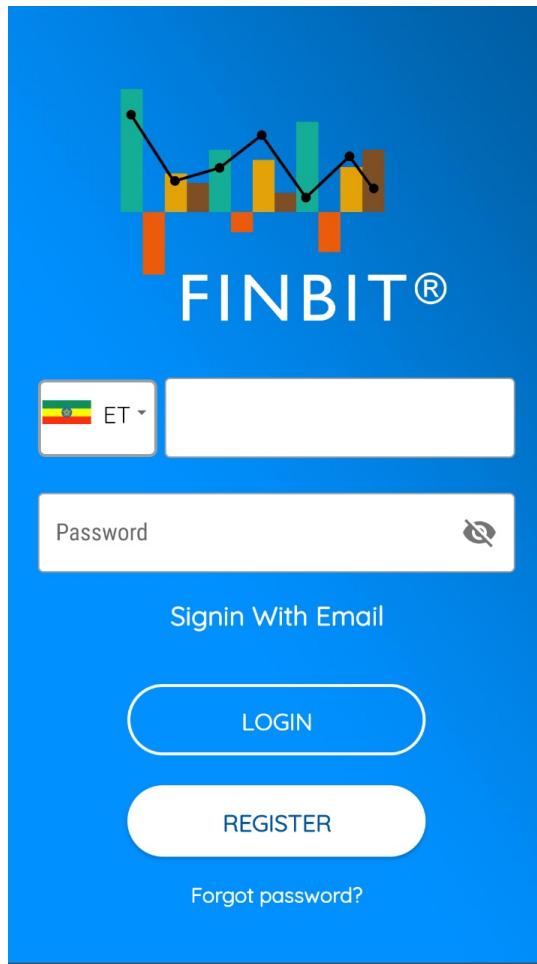
→
BACK ••••• SKIP


Loans

Keep track of all loans you owe and are owed to.get reminders for loan payments

→
BACK •••••

If you already have a Finbit account, sign in by entering either your email address or your phone number. Then enter your password and press "login". If you don't have an account, please register. If you forgot your password, press "Forgot Password".



3. Register Page

Please fill out your first name, last name and middle name (optional). After that, input your phone number and email address. Then, fill your Finbit password and retype your password. Finally, read and accept the Terms and Conditions as well as the Privacy Policy, and click on “Create Account”.

FINBIT

First Name

Middle Name

Last Name



(ET) +251 ▾

Phone Number

Email

Password

Please Retype your Password.

I agree to the FINBIT [Terms and Conditions](#)
 and [Privacy Policy](#).

Create Account

4. Forgot Password

If you have forgotten your password, enter your email address and press “Reset password”. An email will be sent to you with a link to reset your password. Click on the link and choose to open it with the Finbit application. Then you will be directed to a page to set a new password and you just need to follow the instructions.



Password Recovery

Forget Password?

To reset password, enter your email
then press the button and follow the
instructions.

Email

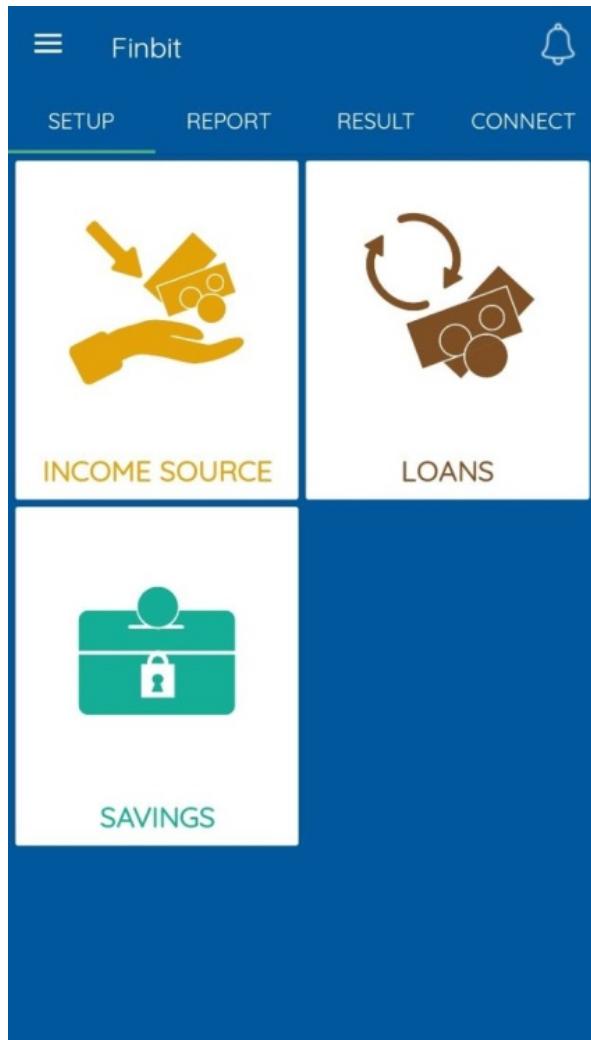
RESET PASSWORD

5. Home page

Once you're logged in, the page "CURRENCIES" will open and will give you the possibility to set the currency you want.

	Currencies	
	US Dollar	<input checked="" type="radio"/>
	Ethiopian Birr	<input type="radio"/>
	Euro	<input type="radio"/>
	Kenyan Shilling	<input type="radio"/>
	Myanmar Kyat	<input type="radio"/>
	Uganda Shilling	<input type="radio"/>
	Rwanda Franc	<input type="radio"/>
	Tanzanian Shilling	<input type="radio"/>

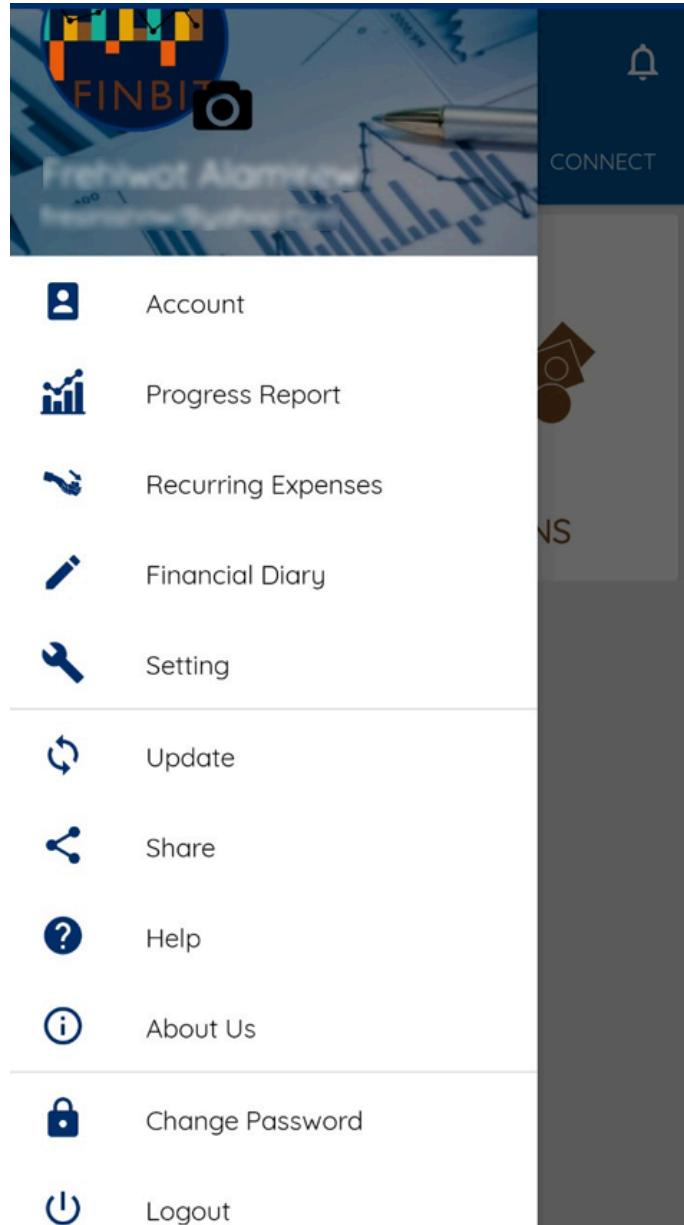
The “Home page” then opens and, on top of the screen, you’ll see the “SETUP”, “REPORT”, “RESULT” and “CONNECT” tabs. If you click on “SETUP” you will find “INCOME SOURCE”, “LOANS” and “SAVINGS”. Click on “INCOME SOURCE” if you want to manage your income sources, on “LOANS” if you want to manage your loans and on “SAVINGS” if you want to manage your savings.



Click on “REPORT” and you will find “INCOME”, “SAVINGS”, “LOANS”, “EXPENSES”, “HOURS WORKED” and “SURVEYS”. When you click on “RESULT” you will find “INCOME”, “SAVINGS”, “LOANS” and “EXPENSES”. When you click on “CONNECT” you will find “EMPLOYERS” and “LENDERS”.

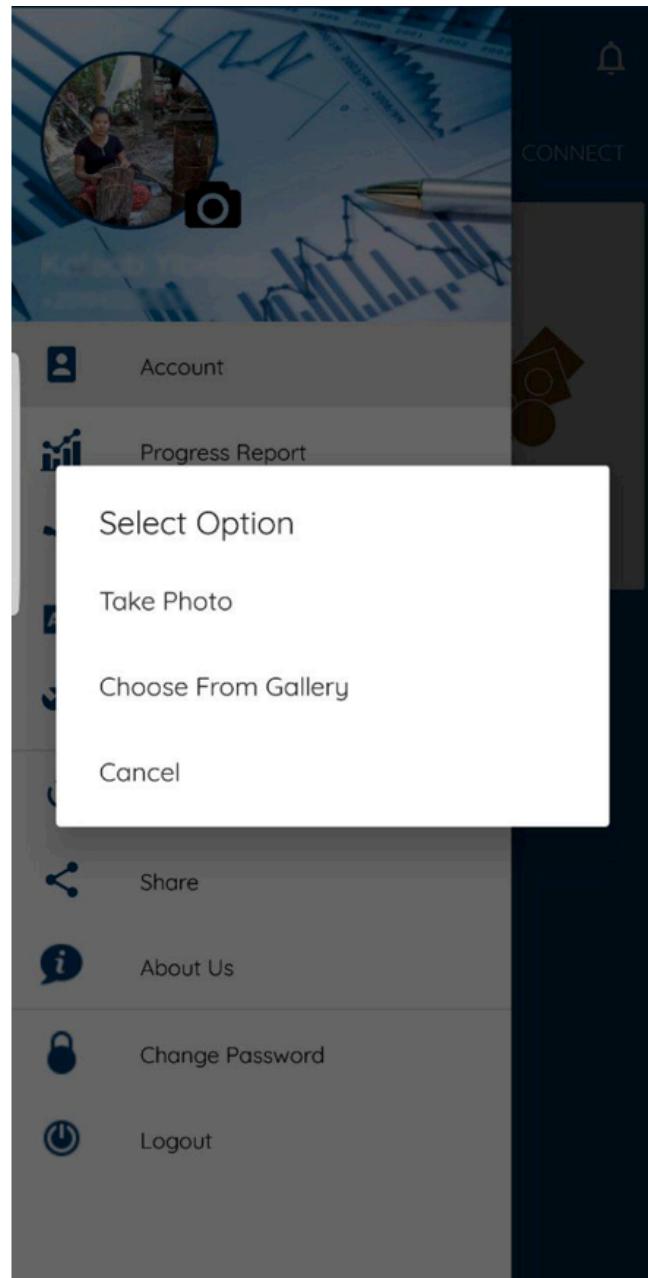
6. Menu Items

When you click on the menu icon (3 dashes on the top left of the screen) you will see “Account”, “Progress Report”, “Recurring expenses”, “Financial Diary”, “Setting”, “Update”, “Share”, “Help”, “About us”, “Change Password” and “Logout”.



6.1 Profile Picture

You can also change your profile picture by clicking on the picture icon on the top left of the screen.



6.2 Profile page

If this is the first time you have connected to the app or if you haven't done so previously, fill in your profile by clicking on the "Account" tab.

Enter your first name, last name, gender, age, number of you children, marital status, country of residence and citizenship, as requested, and then press "Submit".

← Profile

First Name

Last Name

Gender

Male

Age

0

Number of children

0

Marital Status

Single

Country of Residence

Ethiopia

Citizenship

Ethiopia

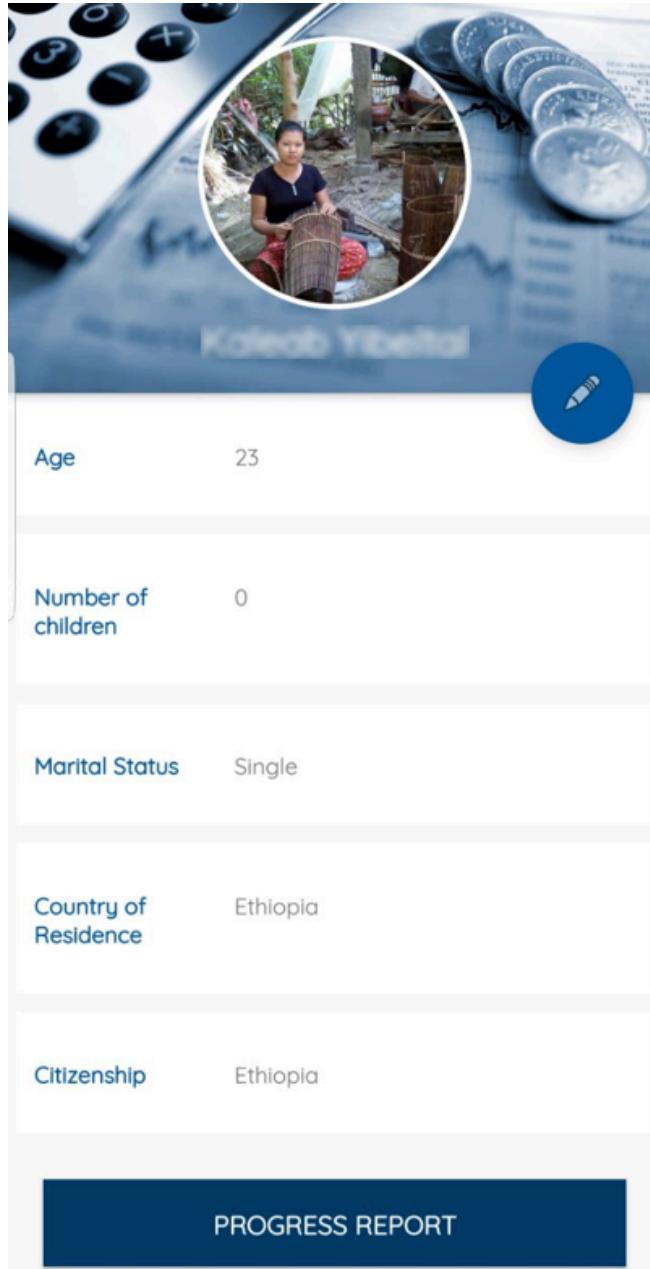
SUBMIT

The form consists of several input fields and dropdown menus. The 'First Name' and 'Last Name' fields are empty. The 'Gender' field shows 'Male'. The 'Age' field contains '0'. The 'Number of children' field also contains '0'. The 'Marital Status' field shows 'Single'. The 'Country of Residence' and 'Citizenship' fields both show 'Ethiopia'. A large blue 'SUBMIT' button is at the bottom.

6.3 Account

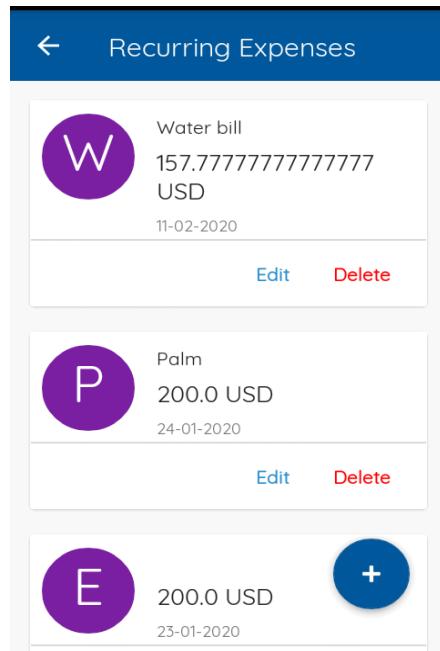
If you've already filled in your profile information, when pressing "Account", you will see the information you have previously given.

- You can edit your account by clicking on the blue circle with a pencil symbol on the right side of the screen.
- We will examine "Progress report" later, at §6.5.



6.4 Recurring Expenses

The following category in the menu is “Recurring expenses”.

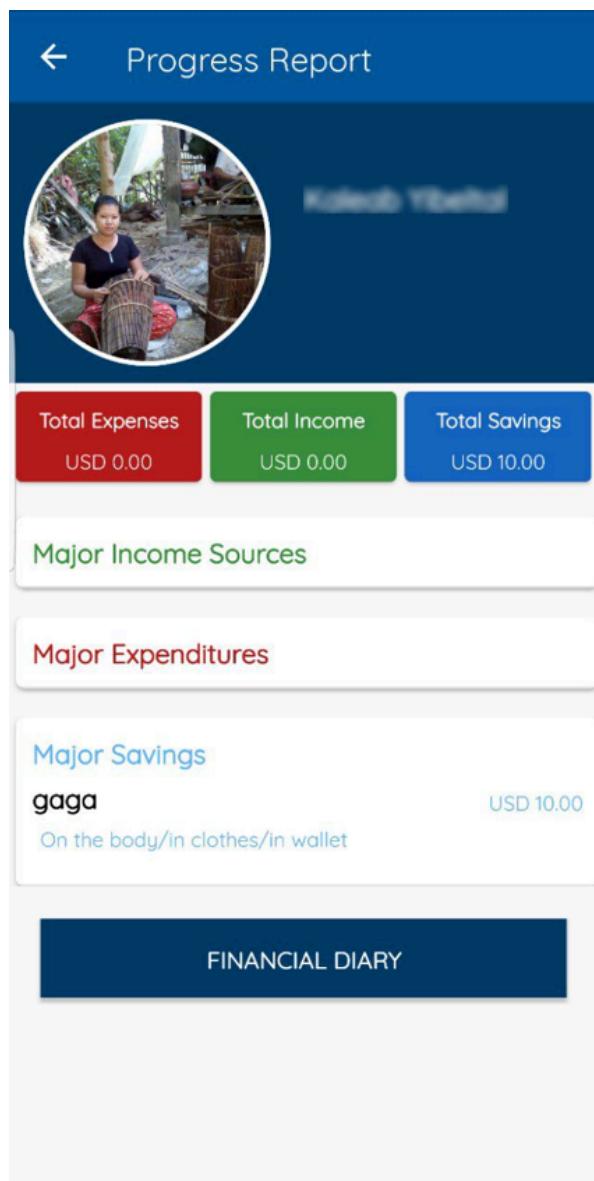


- At the bottom right of the screen, you can click on the blue circle with a plus sign to add a new recurring expense.

A screenshot of a mobile application interface titled "Recurring Expenses" with a checkmark icon at the top right. Below the title is a "Name" input field containing the letter "I". Underneath is a "Select the frequency" dropdown menu. Further down are two input fields: "Amount of Expense (USD)" and "Date of expenditure". At the bottom is a large blue "SAVE" button. In the bottom right corner is a blue circular button with a white list icon.

6.5 Progress report

Next, you'll find the "Progress report", which will give you an overview of the expenses, income and savings you have recorded so far.



6.6 Financial diary

You can access your “Financial diary” either from the “Progress report”, at the bottom of the page, or through the menu, under “Progress report”. Here, the information that you have recorded will be displayed in graphs.

Report Filter

Start Date	End Date
01-01-2018	06-06-2020

Demographic Information

Gender

Age

Number of children

Marital Status

Country of Residence

Citizenship

Income

Income from work

Income from other sources

Savings

Savings Deposited

Saving Withdrawn

Expenses

Expenditures Totals

Expenditures Specified

Loan

Loan taken

Loan repaid

[PROCEED](#)

Use the report filter page to customize the detailed financial diary to be generated on the “Financial Diary” page.

Step 1. Select the “start date”

Step 2. Select the “end date”

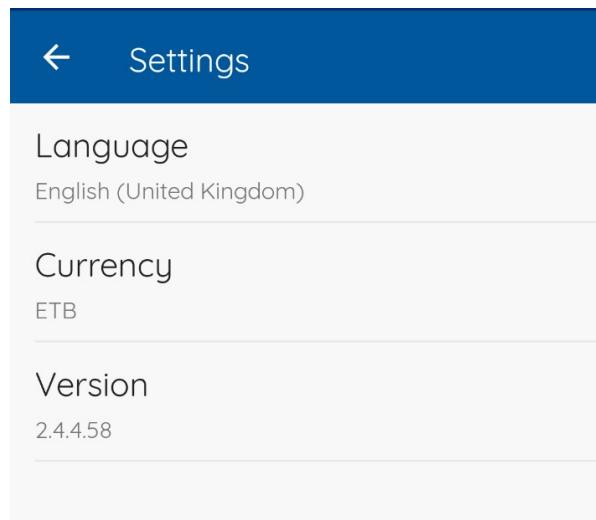
Step 3. Then, you will find Demographic information toggle on the ones you would like to see on the report. Since Finbit only shows you your own information, this section on demographic information is not important, so you can leave it out this way.

The next sections are more interesting because they enable you to examine more specific information you have recorded.

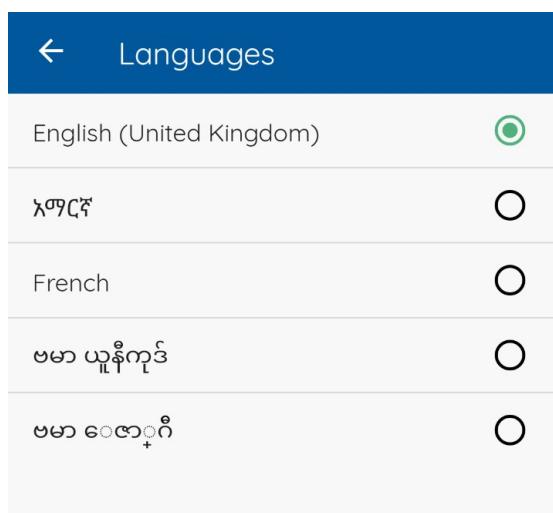
If you want to find out your work income, toggle on “Income from work”. If you want other sources to be included toggle on “Income from other sources”, if you want to find out your savings deposited, toggle down on “Saving Deposit Expenses”, and so on.

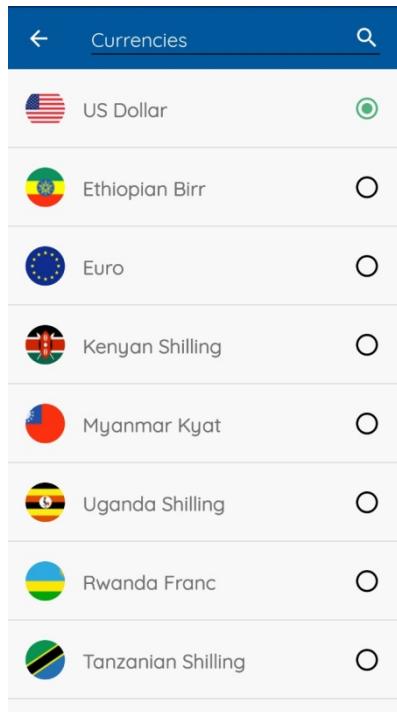
6.7 Settings

If you want to set your “Language” or “Currency” click on “Setting”.



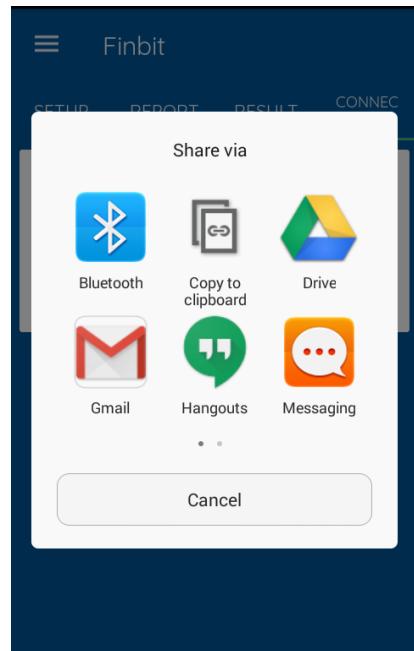
In both sections, you will be given several options to choose from.





6.8 Update – Share – Help – About us

- If you need to update the Finbit app click on “Update” and you will be redirected to Google Play Store.
- The “Share” button enables you to share a link with other people by email or other social media platforms in order for them to download the app.

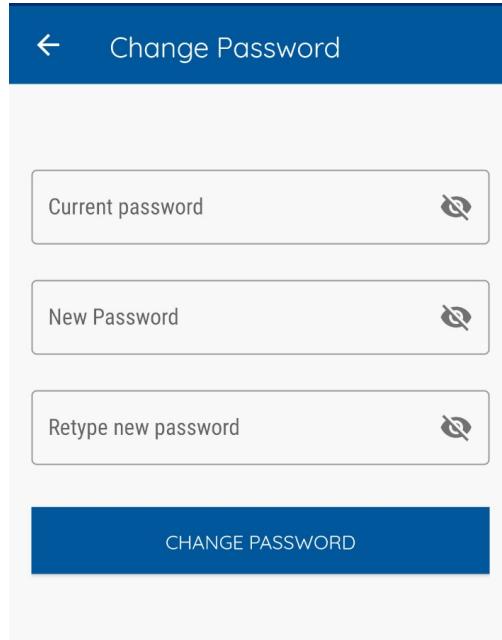


- If you need help navigating the app, you can refer to our users manual by clicking on the “Help” button.
- “About us” gives you detailed information about our application.

A screenshot of the Finbit mobile application's "About Us" page. At the top, there is a blue header bar with a back arrow and the text "About Us". The main content area has a white background. It features a large blue "Finbit" logo at the top, followed by the text "Version 2.4.251". Below this, there is a paragraph of text: "L-IFT was founded by Anne Marie van Swinderen in January 2015. We are a boutique consulting firm intending to stay small, flexible and pragmatic. We endeavour to create a collaborative and inspiring work environment for all our consultants, junior and senior. The organization is there to support its consultants rather than the other way around and will reward generously according to the results produced by the individual consultants. By working within the framework of L-IFT top quality thinkers and do-ers, innovators and implementers will be able to unleash their entrepreneurship without having to go through the tedious process of setting up their own company and systems." At the bottom, there is an envelope icon followed by the email address "Email:aswinderen@l-ift.com".

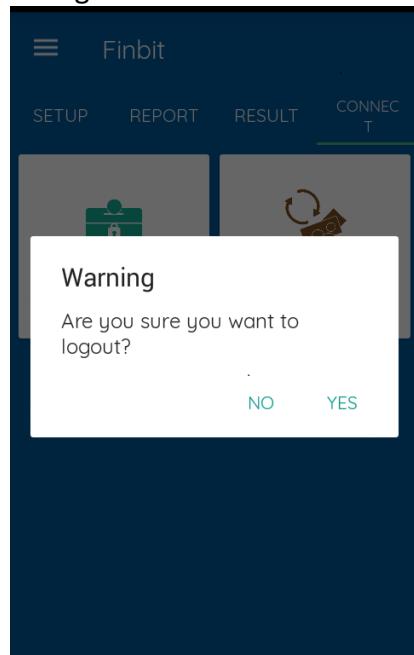
6.9 Change password

If you want to change your password, click on “Change password”. You will be required to type your current password and then, input your “New Password”. After that “Retype your new password”. Finally, click on “Change password”.



6.10 Log out

If you want to fully close the app, click on “Logout” at the bottom of the menu. You’ll then be asked “Are you sure you want to logout?”.



7. Setup Tab

In the *Setup* section of the app, you will create the sources of income, savings accounts and loans that you have. These can be edited and deleted at any time. The recording of the amounts earned, saved, spent, reimbursed, etc. will be done in the next section, i.e. the *Report* section (see §8).

7.1 Income sources page

Step 1. Input the name of your income source

Step 2. Select your income type

The image shows two side-by-side screenshots of a mobile application interface for creating a new income source. Both screens have a blue header bar with a back arrow, the text 'New Income Source', and a checkmark icon. The left screen shows a 'Name' input field with a single character 'I' and a 'Select the type of income' dropdown menu below it. A large blue 'SAVE' button is centered at the bottom. The right screen shows the same 'Name' input field with 'I' and the same dropdown menu. Below the dropdown, a list of four options is visible: 'Business', 'Agriculture', 'Employment', and 'Non-work income'. The 'Business' option is highlighted with a light gray background.

Step 3. If you select business as an income source, choose the type of business that applies to you. If you select “Agriculture” as income source choose the type of Agriculture you produce. If you select “Employment” as income source choose in what form you are involved. If you select “Non-work income source” as income source type, choose the source of your income.

New Income Source

Name _____

Agriculture ▾

Select agriculture type ▾

SAVE

New Income Source

Name _____

Employment ▾

Select the type of employment ▾

SAVE

New Income Source

Name

Non-work income

Select non work income type

SAVE

This screenshot shows the initial step of creating a new income source. It includes a header with a back arrow and a save icon, a text input field for the name, a dropdown for the type of income (set to 'Non-work income'), another dropdown for selecting the type of non-work income, and a prominent blue 'SAVE' button.

Step 4. If you select “Business” as income source type, choose how you fit in the business in the tab named “Select Ownership type.” If you select “Agriculture” as an income source choose a specific production that you are involved in.

Step 5. Click on “SAVE”, if you want to save your income source.

New Income Source

Name

Business

Select business type

Select ownership type

SAVE

This screenshot shows the form after selecting 'Business' as the income source type. The 'Non-work income' dropdown has been replaced by a 'Business' dropdown, which is currently set to 'Business'. A new dropdown labeled 'Select business type' has appeared below it. The 'Select ownership type' dropdown is also present. The 'SAVE' button is still at the bottom of the screen.

7.1.1 Income list page

- For each income source you have created, there will be one of the following signs:
 -  This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.
 -  This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.
 -  This sign indicates that the data has been updated online.
- Once you have created your income sources, these can be edited or deleted at anytime.
- To add new income sources, click on the plus sign, bottom right of the screen.

Income Source		
	Fixing Bikes Business Service business, Own Business	 Edit Delete
	My Animal Farm Agriculture Livestock (Chicken, live, Lambs, live, Goats, live)	 Edit Delete
	My Retail Business Business Retail Sales, Own Business	 Edit Delete
	Part Time Job at Wholesale Foods Employment Formal employment (registered official company)	 Edit Delete

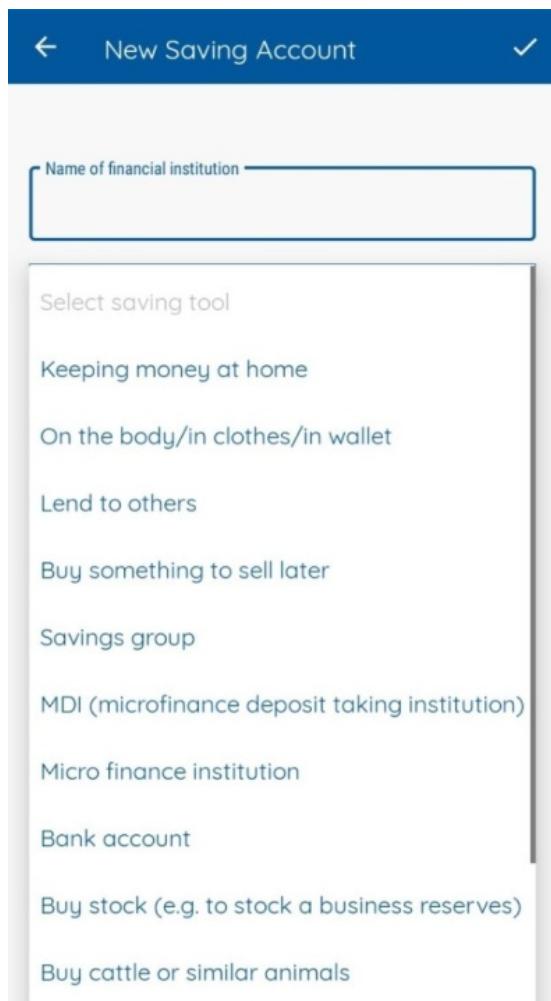
7.2 Savings Page

If you want to keep track of your “Savings Account”, press “Savings”.

Step 1. Click on the plus sign at the bottom right of the screen to add a new savings account.

Step 2. Input “Name of financial institution”.

Step 3. Select your “savings tool”.



Step 3. Next, input your “savings goal” if you want to but this is optional.

Step 4. Input your “target amount”, i.e. how much you want to save. This is also optional.

Step 5. Input your “current amount (current saving amount...)” and then press “SAVE” if you want to save your savings account.

The screenshot shows a mobile application interface for creating a new saving account. At the top, there is a blue header bar with a back arrow on the left, the text "New Saving Account" in the center, and a checkmark icon on the right. Below the header, there are four input fields arranged vertically: 1) "Name of financial institution" with a placeholder "I" and a blue border. 2) "Select the saving tool" with a dropdown arrow icon. 3) "Saving goal (e.g Buying Car)" with a placeholder "Saving goal (e.g Buying Car)". 4) "Target Amount" with a placeholder "Target Amount". Below these fields is a fourth input field: "Current Amount (current saving amount before repo...)" with a placeholder "Current Amount (current saving amount before repo...)" and a blue border. At the bottom of the form is a large blue button with the word "SAVE" in white capital letters.

7.2.1 Savings Account list page

- For each savings account you have created, there will be one of the following signs:



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

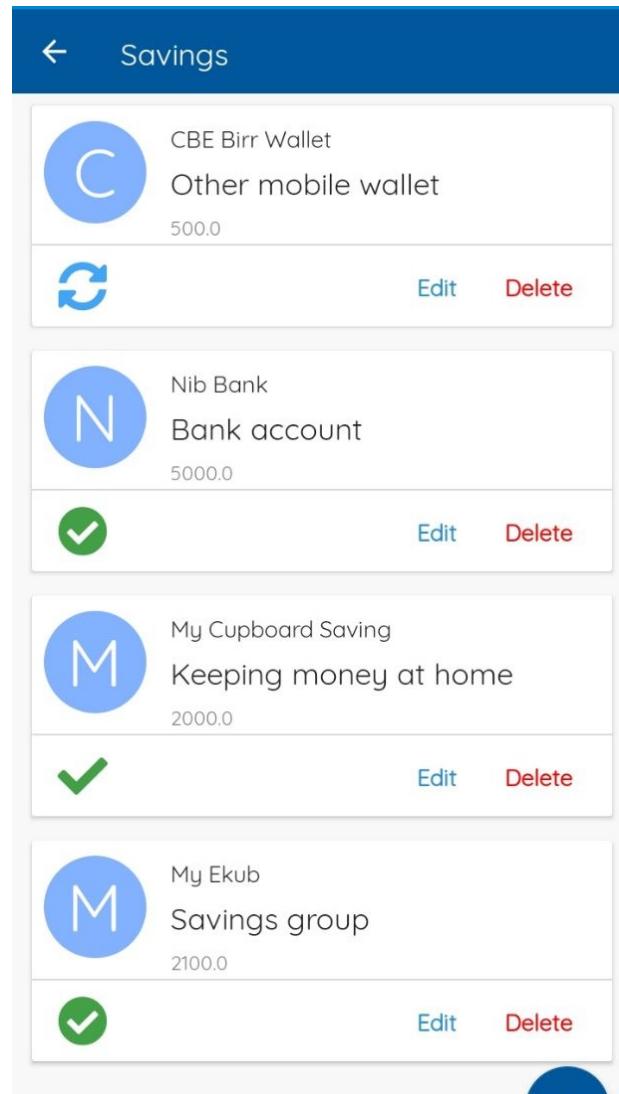


This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



This sign indicates that the data has been updated online.

- Once you have created your savings accounts, these can be edited or deleted at anytime.
- To add new savings accounts, click on the plus sign, bottom right of the screen.



7.3 Loans Page

If you want to keep track of your “Loans”, press “Loans”.

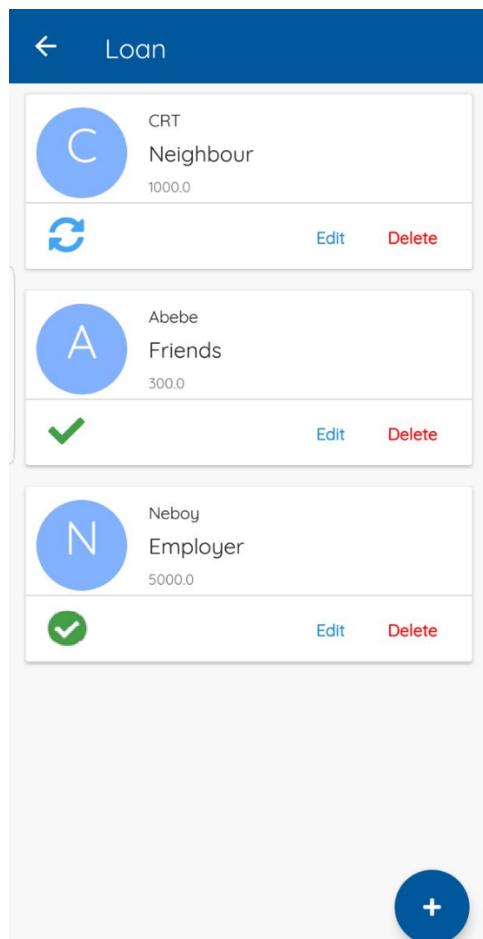
Step 1. Click on the plus sign at the bottom right of the screen to add a new loan.

Step 2. Fill in the information that is requested.

Step 3. Press save.

7.3.1 Loans list page

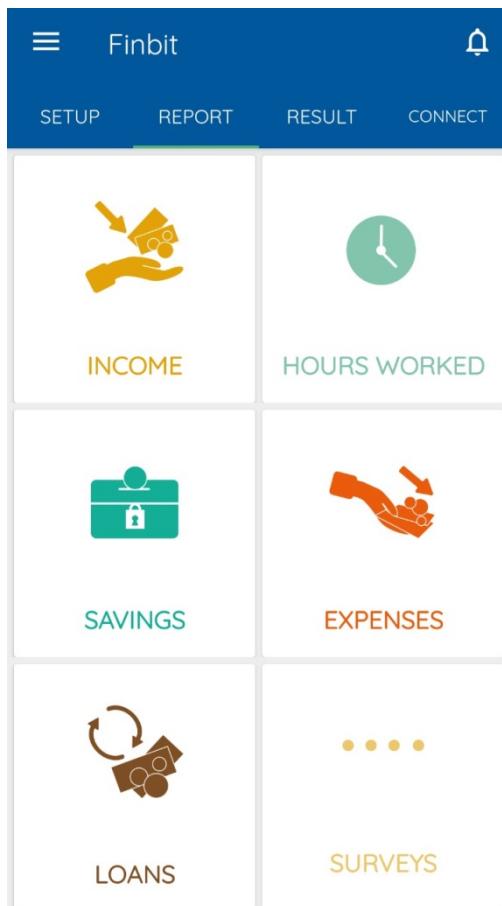
- For each loan you have created, there will be one of the following signs:
 - ↻ This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.
 - ✓ This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.
 - ✔ This sign indicates that the data has been updated online.
- Once you have created your loans, these can be edited or deleted at anytime.
- To add new loans, click on the plus sign, bottom right of the screen.



8. Report Tab

Once you have set up your income sources, savings accounts and loans, you will record the amounts for each of these categories in the *Report* section of the app. Not only can you record

your income, savings and loans but also the hours you have worked and your expenses. You can also take part in surveys.



8.1 Income Report page

If you press “INCOME” you will have to select an income source (which you previously created in the *Setup* section) and then fill in the other boxes. Finally, press “save”.

If you want to check your income list page, click on the blue circle with a list sign on it at the bottom right corner of the screen.

The green button named “hours previously reported” is linked to another section in the *Report* part: “hours worked”. In that section (see §8.4), you can register time worked that hasn’t been paid yet.

Select the income source

Amount Received (ETB)

Time Worked(hours per day)

Date of payment

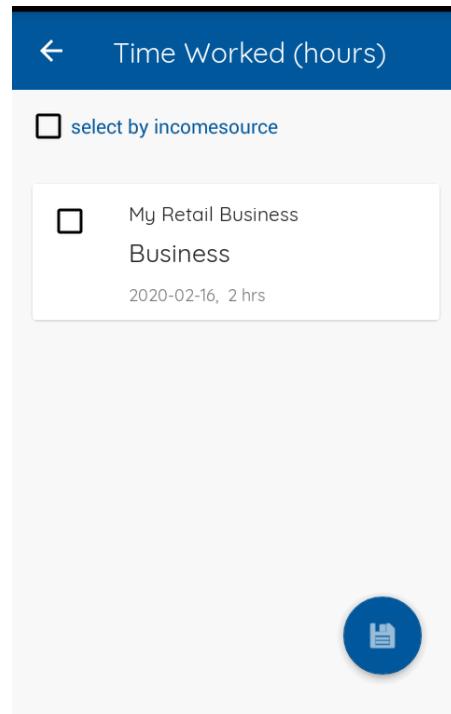
SAVE

HOURS PREVIOUSLY REPORTED

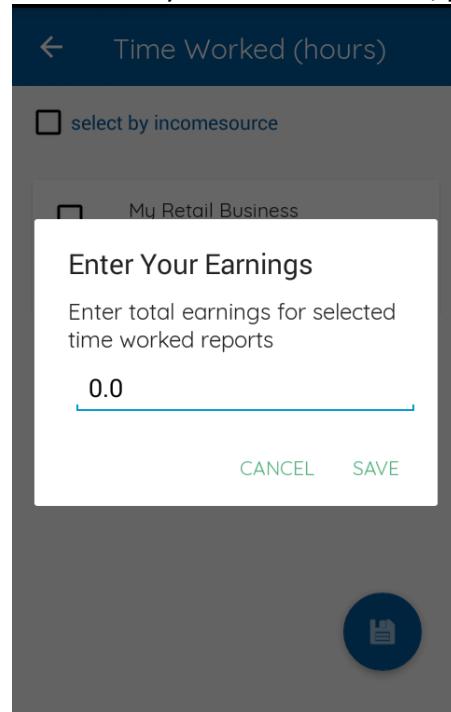
8.1.1 Hours Previously Reported

If you want to report income for previously worked hours that haven't been paid yet but that have been recorded in section "worked hours", click on "HOURS PREVIOUSLY REPORTED".

Select the entry that has been paid and press the blue button at the bottom right corner of the screen.



Then, enter your earnings for this entry and the date. Then, press “save”.

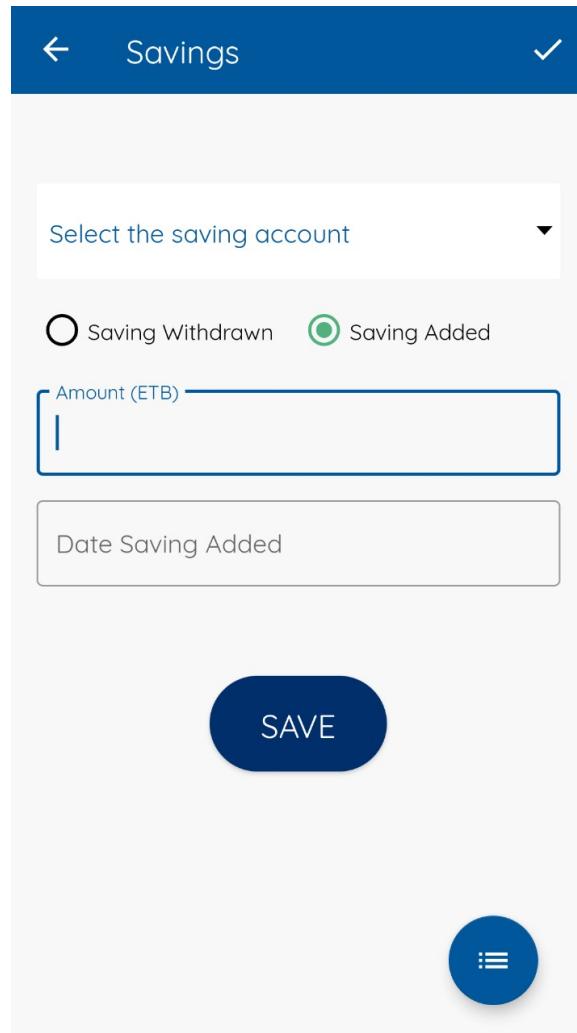


8.1.2 Income report list page

The income report list page is similar to §7.1.1.

8.2 Savings page

- Once you have selected your savings account, you'll have the option to enter either
- savings withdrawn, or
 - savings added.
- Enter the amount withdrawn or saved as well as the date. Finally, press "save".



To review your savings report list page, click on the blue button with a list sign at the bottom right sight of the screen.

8.2.1 Savings Report list page

The savings report list page is similar to §7.1.1.

8.3 Loan Pages

Select the loan source. If there's no previous loan saved, select "New loan taken". Then, fill in all the other boxes as required.

The screenshot shows a mobile application interface for managing loans. At the top, a blue header bar contains a back arrow, the word 'Loan', and a checkmark icon. Below the header is a white content area. In the center, there is a dropdown menu with the placeholder text 'Select the loan source'. A list of options is visible, with 'New Loan Taken' highlighted in green. Below the dropdown is a light gray input field labeled 'Date of repayment'. At the bottom of the screen is a large blue button with the word 'SAVE' in white capital letters. In the bottom right corner, there is a circular icon containing a grid of four small squares.

The screenshot shows a mobile application interface for managing loans. At the top, a blue header bar contains a back arrow, the text 'New Loan', and a checkmark icon. Below the header is a white content area. In the center, there is a dropdown menu with the placeholder text 'Select the loan tool'. A list of options is visible, starting with 'Friends' and 'Family' in gray, followed by 'Neighbour', 'Employer', 'Buy-now-pay-later leasing (including solar or other clean energy devices on PAYGo)', 'Money lender', 'Commercial bank', and 'Government bank - MADB' in blue. The bottom of the screen features a solid blue footer bar.

New Loan

Select the loan tool

Name of lender

I

Select loan type

Select loan type

Personal

Business

New Loan

Amount Received (ETB)

Rate per... Repayment Amount (ET...)

Select the type of payment

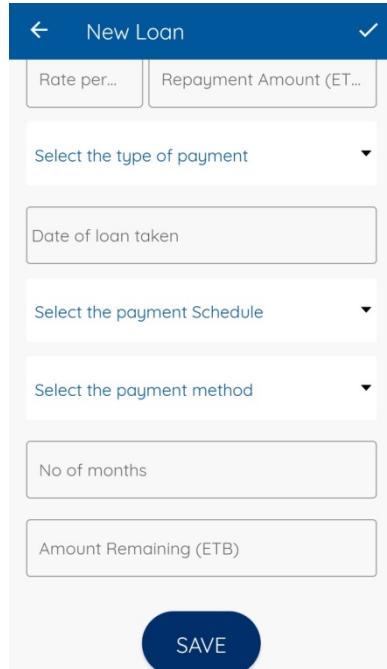
Date of loan taken

Select the payment Schedule

Select the payment method

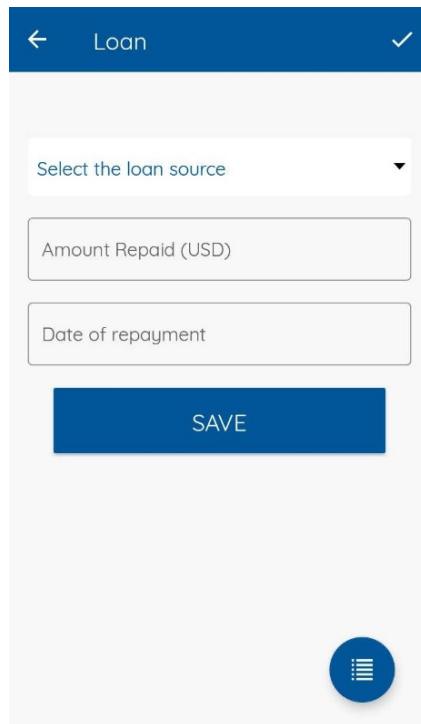
No of months

Amount Remaining (ETB)



A screenshot of a mobile application interface titled "New Loan". The top bar has a back arrow and a checkmark icon. Below the title are two input fields: "Rate per..." and "Repayment Amount (ET...)" with a dropdown arrow between them. A large dropdown menu is open, showing "Select the type of payment" as the current selection. Below it are several other dropdown menus: "Date of loan taken", "Select the payment Schedule", "Select the payment method", "No of months", and "Amount Remaining (ETB)". At the bottom is a blue "SAVE" button.

If there is a loan, select it and enter the amount repaid as well as the date of repayment.



A screenshot of a mobile application interface titled "Loan". The top bar has a back arrow and a checkmark icon. Below the title is a dropdown menu showing "Select the loan source". Below it are two input fields: "Amount Repaid (USD)" and "Date of repayment". At the bottom is a blue "SAVE" button. In the bottom right corner of the screen, there is a blue circular button with a white list icon inside.

To review your loan report list page, click on the blue button with a list sign at the bottom right sight of the screen.

8.3.1 Loan Report list page

The loan report list page is similar to §7.1.1.

8.4 Hours worked page

Use this page to report hours you have worked before you get paid on a different date.

Step 1. Select income source

Step 2. Enter how many hours you have worked on the income sources you have selected.

Keep in mind that it has to be less than 24 hours.

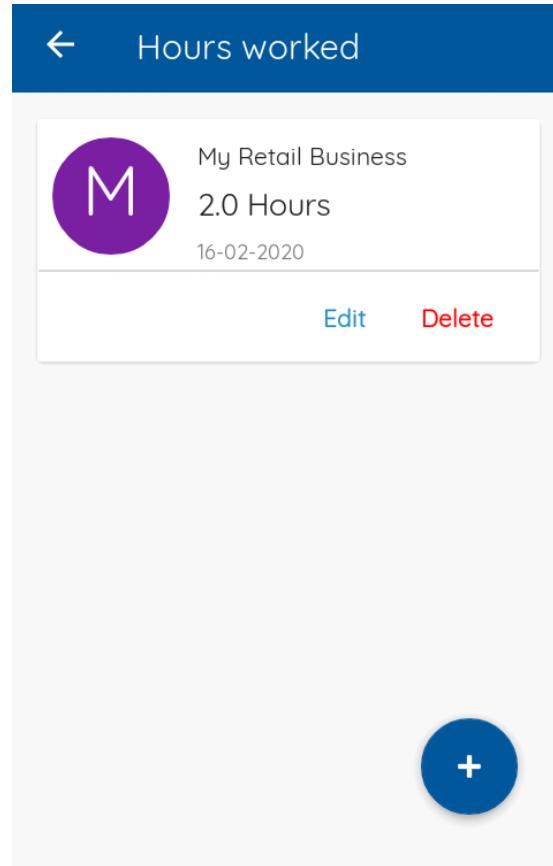
Step 3. Enter the Date you have worked on. Then press “save”.

To review your hours worked list page, click on the blue button with a list sign at the bottom right sight of the screen.

A screenshot of a mobile application interface titled "Hours worked". The top bar is dark blue with a back arrow, the title "Hours worked", and a checkmark icon. Below the title is a dropdown menu labeled "Select income source". A large input field below it is labeled "Time Worked (hours)" and contains a green placeholder line. Another input field below it is labeled "Date worked". At the bottom is a blue "SAVE" button, and to its right is a circular icon containing a list icon.

8.4.1 Hours worked list page

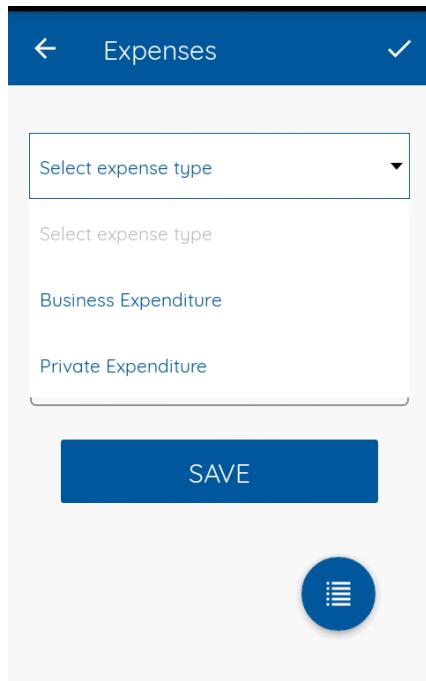
- Once you have saved your hours worked, you can edit or delete this information at any time.
- To add new data, click on the plus sign, bottom right of the screen.



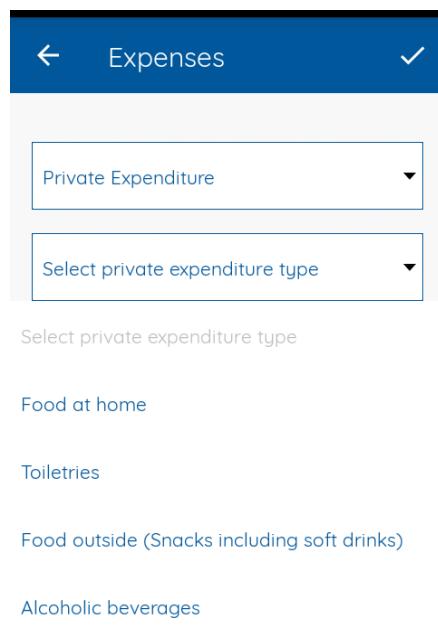
Note that, when you get paid for this, you can register them payment in the income section (see §8.1.1).

8.5 Expenses page

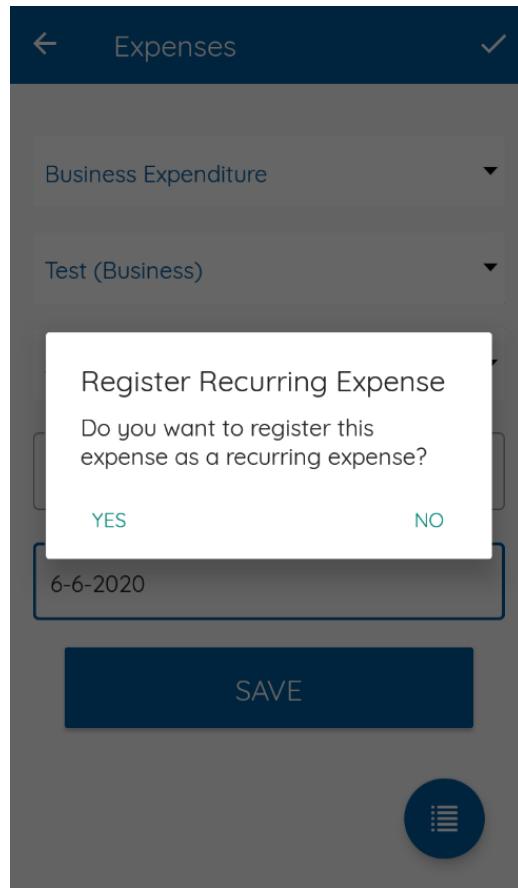
First, select the expense type: “Business Expenditure” or “Private Expenditure”.



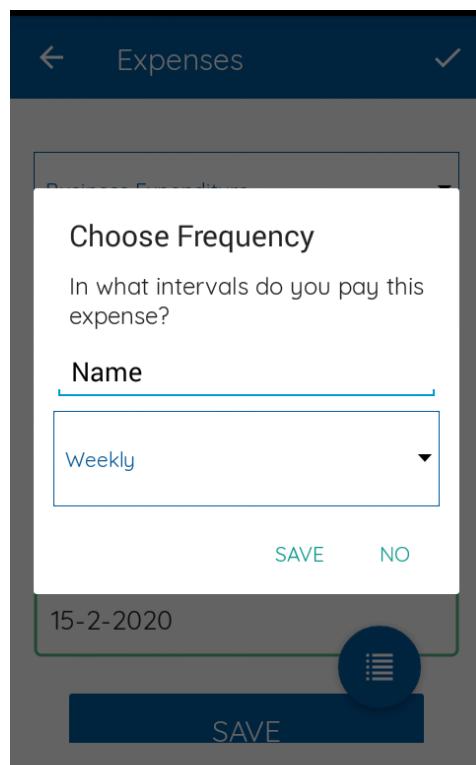
Then, fill in the boxes as required.



When you press “save”, you will be asked the following question “Do you want to register this expense as recurring expense?”, whose answers are either “yes” or “no”, unless you have previously saved expenses, in which case there will also be a third option: “Existing expense”.



If you press “yes”, you’ll have to name the expense, choose a frequency (weekly, monthly or yearly) and save.

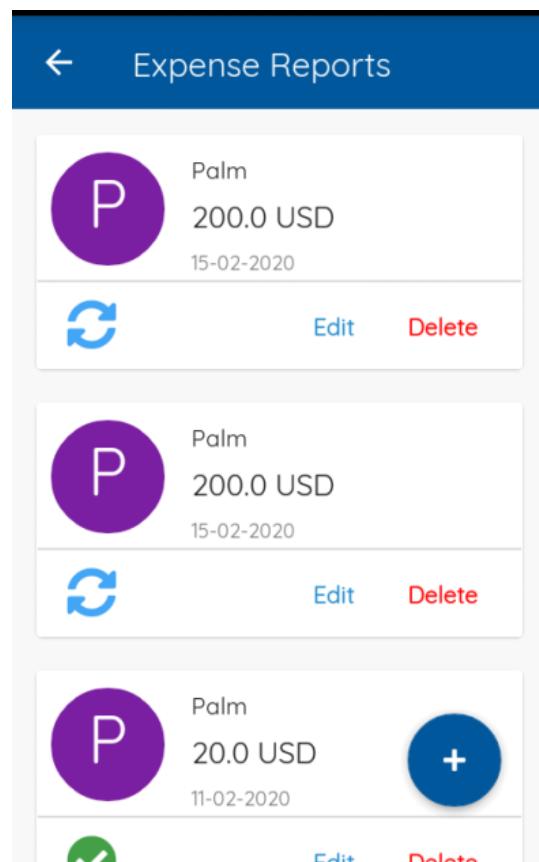


If you press “no” only your current expense will be saved.

If you choose “Existing Expense”, “Choose Recurring Expense” will appear. Then, you’ll have to select the recurring expense from a list, if you click on “no” only your expense will be saved.

8.5.1 Expense recurring list page

The expense report list page is similar to §7.1.1.



8.6. Surveys Page

When you press “surveys” you will find “MY SURVEYS” and “PUBLIC SURVEYS”.

“My surveys” are questionnaires that you **have to** fill in while you’re not required to take part in “public surveys”.

A screenshot of a mobile application interface titled "Surveys". At the top, there is a blue header bar with a back arrow icon and the word "Surveys". Below the header, there are two tabs: "MY SURVEYS" and "PUBLIC SURVEYS". The main content area displays a single survey card. The survey is titled "Corona virus(COVID-19) survey" and has a date of "2020-06-03". It is described as "Every Week". To the right of the title, there is a small icon of a clipboard with a pencil. A vertical ellipsis icon is located on the far left edge of the card.

A screenshot of a mobile application interface titled "Surveys". At the top, there is a blue header bar with a back arrow icon and the word "Surveys". Below the header, there are two tabs: "MY SURVEYS" and "PUBLIC SURVEYS". The main content area displays a single survey card. The survey is titled "Corner Shop Survey" and has a date of "2020-04-09". It is described as "Every Week". To the right of the title, there is a small icon of a clipboard with a pencil. A vertical ellipsis icon is located on the far left edge of the card.

Multiple-Choice Questions

Note that some for some questions, only one answer can be given while for some, you can select as many answers as apply to you.

General Survey

1) How are you feeling today?

Very Happy

Happy

Normal

Unhappy

3) What precautions did you observe for the Covid-19 virus the past 24 hours?

washing hands more often

cleaning hands with sanitizer

sneezing in elbow

cleaning phone with sanitizer or soap

using vitamins

taking temperature

eating healthy food

sleeping early

Other

washing hands longer

Corona virus(COVID-19) surv...

Next

Previous

3 / 29

Next

Numerical Questions

In each numerical questions, there are spaces below for you to enter numbers.

← General Survey

2) How many times a day do you check your email?

2.0

Previous Next

Numeric range

In the numerical range, you are going to see a range bar for you to rank.

← General Survey

4) How do you rate your experience with M-Pesa?
(1 - very poor, 10 - excellent)

110

1

Previous Next

Money questions

In each money question, there is a space below for you to enter the amount of money in the chosen currency.

Time questions

In each time question, there are spaces below for you to enter a number. Then select the time unit for your answer.

← General Survey

6) How many hours do you spend on the internet daily?

2

Hour

Day

Week

Month

Year

Previous Next

Grid Questions

In grid questions, you will find sub-questions with choices for you to select.

← Corona virus(COVID-19) surv...

2) Do you have any of the following symptoms today?

Cough

No

Sneezing

Yes

Short of breath

No

Nausea / stomach pain

Yes

Fever

No

Previous 2 / 29 Next

Once you have answered your last question, press “Submit” at the bottom of the page.

← General Survey

10) What is the answer to this test question?

20.0

Submit

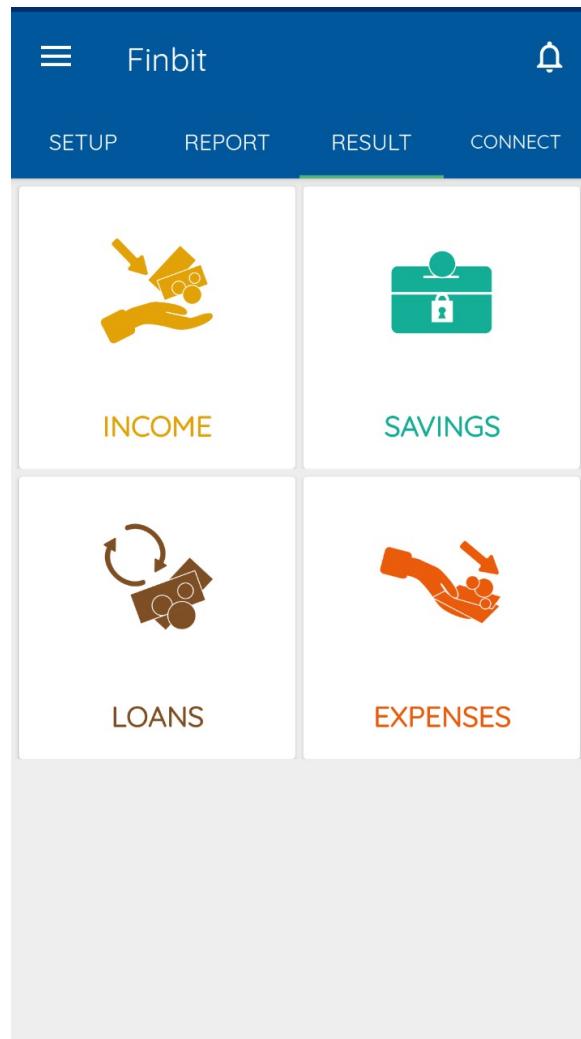
Are you sure you are ready to submit?

NO YES

Previous Submit

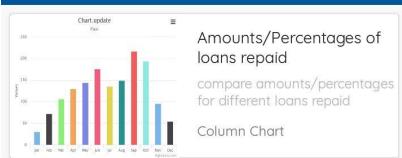
9. Result tab

In the *Result* section, the information you have recorded (income, savings, loans and expenses) will be displayed in graphs.

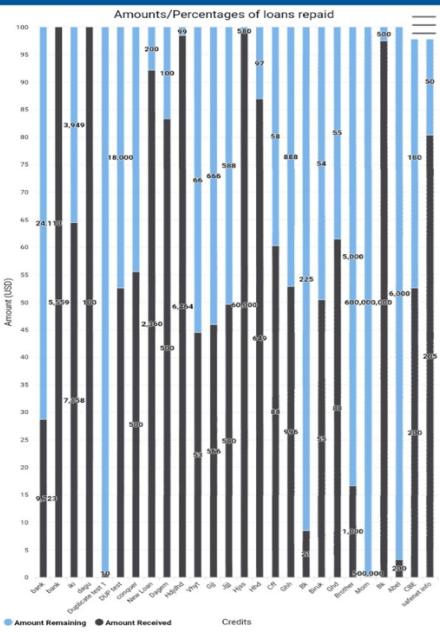


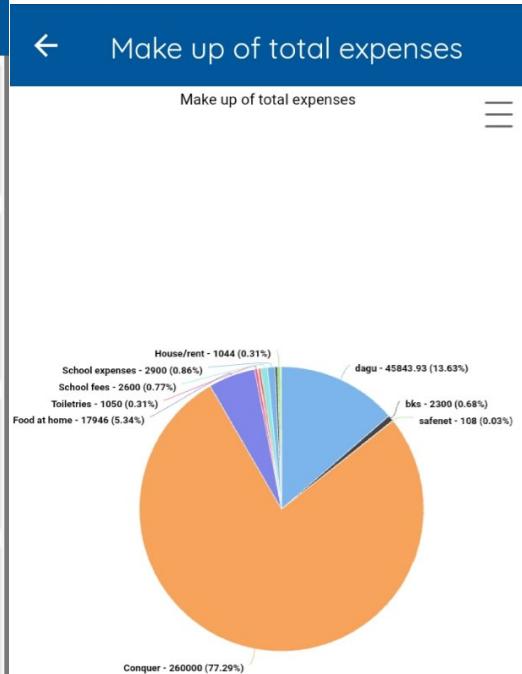
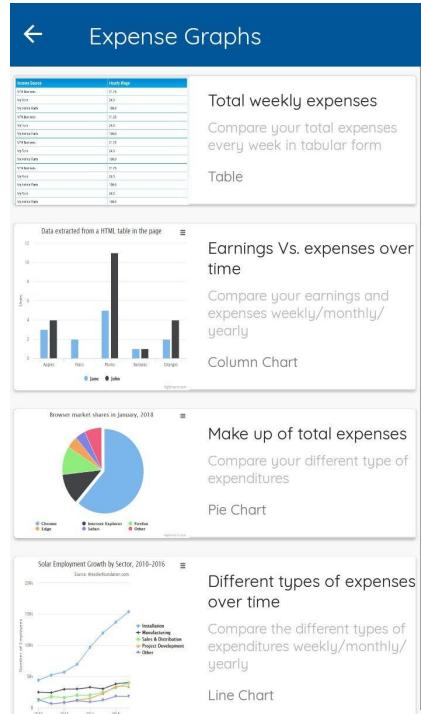
In each category, you'll be given the possibility to choose the type of graph to be displayed (bar graph, line graph, pie chart, etc.).

Credit Graphs



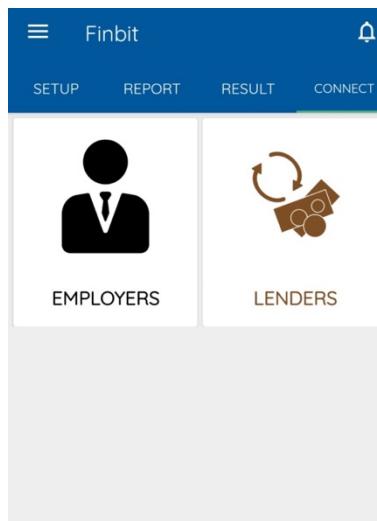
Amounts/Percentages of loans repaid





10. Connect

Finally, the *Connect* section of the app enables you to connect with employers and lenders and share your history with them as part of a recruitment procedure or in order to apply for a loan.



10.1 Employer page

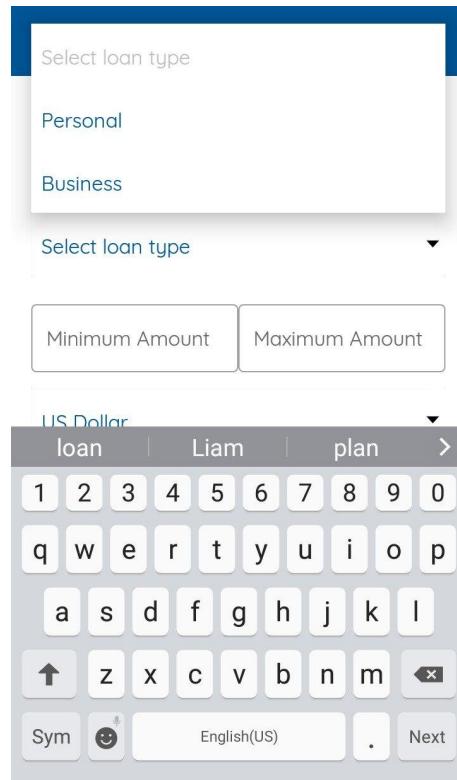
If you have questions on how to answer questions, please refer to §13 (Surveys page) of this manual.

10.2 Lenders Page

Step 1. Enter the title of the loan application.

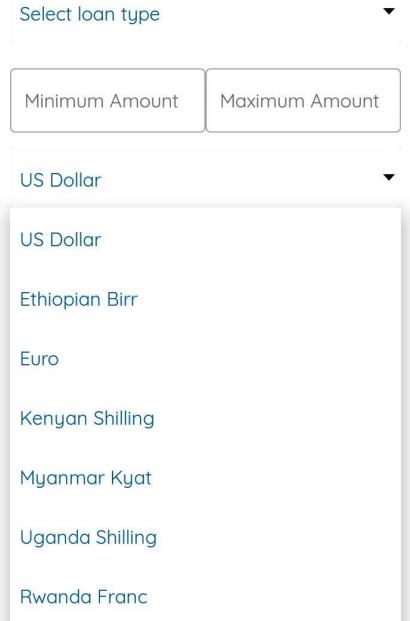
The screenshot shows a mobile application interface for entering a loan application title. At the top, there is a blue header bar with a back arrow icon and the text "Loan Application". Below the header is a text input field labeled "Title" with a placeholder "I". Underneath the title input is a dropdown menu labeled "Select loan type". Below the dropdown are two buttons: "Minimum Amount" and "Maximum Amount". At the bottom is a numeric keyboard with a numeric keypad (1-0), a QWERTY keyboard, and various function keys like "Yeah", "Lol", "Sym", and "Next".

Step 2. Select loan type whether it is “Personal or “Business”.



Step 3. Enter your “Minimum”, “Maximum” and Currency of the loan you want to take.

← Loan Application



Step 4. Enter your “Minimum” and “Maximum” duration and time unit you are to return the loan that you going to take.

← Loan Application

Select loan type

Minimum Amount Maximum Amount

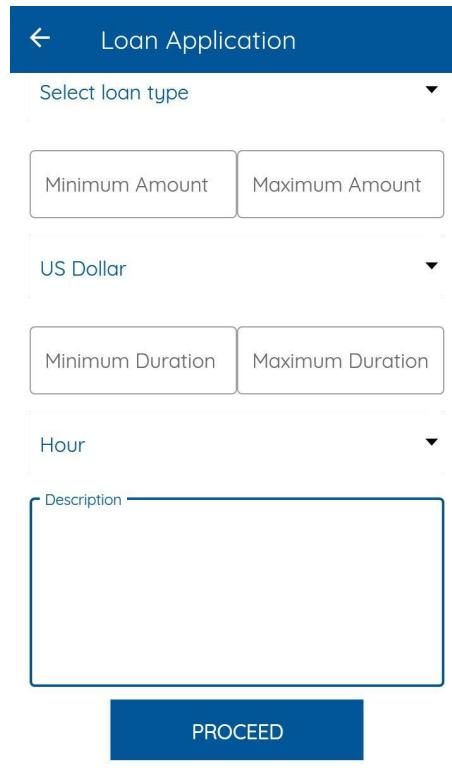
US Dollar

Minimum Duration Maximum Duration

Hour

Description

PROCEED

A screenshot of a mobile application interface titled "Loan Application". At the top, there is a back arrow and the title. Below the title is a dropdown menu labeled "Select loan type". Underneath the dropdown are two buttons: "Minimum Amount" and "Maximum Amount". The next section shows a dropdown menu set to "US Dollar", with two buttons below it: "Minimum Duration" and "Maximum Duration". Below these is another dropdown menu set to "Hour". A large text input field is labeled "Description". At the bottom is a blue "PROCEED" button.

Step 5. Write a brief description of why you want take a loan.

Minimum Duration Maximum Duration

Hour

Description

Yeah | | | Lol >

1	2	3	4	5	6	7	8	9	0
q	w	e	r	t	y	u	i	o	p
a	s	d	f	g	h	j	k	l	
↑	z	x	c	v	b	n	m	⌫	
Sym	😊	English(US)					.	⬅	

A screenshot of a virtual keyboard and text input area. The keyboard is a standard QWERTY layout with additional keys for punctuation and symbols. Above the keyboard, there is a text input field containing the placeholder "Description". Above the text input, there are two buttons: "Minimum Duration" and "Maximum Duration". Below the text input, there is a dropdown menu set to "Hour". At the very top, there is a row of three small icons followed by the word "Yeah" and a right-pointing arrow. The entire interface is contained within a light gray box.

Step 6. Press “proceed” and you’ll then have to answer some additional questions.

← Loan Form

1) Repayment schedule preferred

Weekly same amount

2-weekly same amount

Monthly same amount

Quarterly same amount

Next

Step 7. After answering the questions, press “submit”.

← Loan Form

Tailor-made (e.g. scheduled to agricultural season,

Submit

Are you sure you are ready to submit?

NO YES

When what is due, but all should be paid within maximum duration)

Previous Submit

Step 8. Then press “save” to save the loan application or “edit” to edit it.

On the Loan Application page you will find:



This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.



This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.



This sign indicates that the data has been updated online.

- To add new loans, click on the plus sign, bottom right of the screen.